

EXHIBIT B

CHECKLIST FOR CONSIDERATIONS IN ACTUARIAL SUPPORT

Each company should provide actuarial support for its overall requested rate change based upon its Louisiana experience, to the extent credible. The company can follow any sound actuarial methodology to determine the indicated change. Companies can supplement their Louisiana experience with information believed to be reasonably similar. It is not acceptable to adopt a rating organization's loss costs without due consideration being given to the company's own experience.

Check each item which is applicable to this filing's actuarial calculations or supporting exhibits. Each item considered should be explained in an attached actuarial memorandum. RETURN A CHECKED COPY OF THIS FORM WITH EACH RATE FILING.

- ☐ Actuarial memorandum is attached
- ☐ Actuarial methodology is described
- ☐ This filing represents a change in actuarial methodology since last filing
- ☐ Actuarial methodology considered Louisiana experience
- ☐ Actuarial methodology considered multi-state experience
- ☐ Actuarial methodology considered countrywide experience
- ☐ 3-years of Louisiana underwriting expense experience is attached
- ☐ 3-years of countrywide underwriting expense experience is attached
- ☐ 3-years of countrywide loss adjustment expense experience is attached
- ☐ Current rate level calculation is attached
- ☐ Premium trend calculation is attached
- ☐ Current benefit level calculation is attached
- ☐ Salvage and subrogation offsets are included in actuarial experience
- ☐ Excess or large loss adjustment is attached
- ☐ Catastrophic loss adjustment is attached
- ☐ Hurricane modeling interrogatories are attached or on-file with the LIR
- ☐ Consideration of reinsurance arrangements and their impact on rates is attached
- ☐ Loss development calculation is attached
- ☐ Credibility methodology and formulas are described in actuarial memorandum
- ☐ Calculation of investment income attributable to policyholder surplus is attached
- ☐ Loss trend calculation is attached
- ☐ Actuarial support for territorial revisions are attached
- ☐ Actuarial support for classification revisions are attached
- ☐ Actuarial support for expense constant revision is attached
- ☐ Actuarial support for minimum premium revisions are attached
- ☐ Actuarial support for policy fee (or similar charges) revision is attached
- ☐ Other considerations (describe each in the actuarial memorandum)